

FILED  
11/20/24 1:46 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:  
DEBORAH G. HAINER

Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-23474

Chapter 13

Related to Docket No. 69

ORDER OF COURT

AND NOW, this 20th Day of November, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

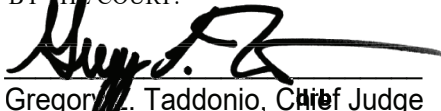
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
DEBORAH G. HAINER  
Debtor

Case No. 19-23474-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 20, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db	+ DEBORAH G. HAINER, 1565 GOLDBAUGH LANE, WEXFORD, PA 15090-7933
cr	+ PLANET HOME LENDING as servicer for Wilmington Tru, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15125619	+ MTSA, 418 ARCADIA DRIVE, Pittsburgh, PA 15237-5557

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 21 2024 00:52:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 21 2024 00:51:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15127408	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 21 2024 00:52:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15125616	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 21 2024 00:51:00	FIRST NATIONAL BANK OF PENNSYLVANIA, 4140 EAST STATE STREET, HERMITAGE, PA 16148-3401
15125617	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 21 2024 00:52:00	GM FINANCIAL, PO BOX 183834, Arlington, TX 76096-3834
15125618	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 21 2024 00:52:00	IRS, 1000 LIBERTY AVENUE, STE 727, Pittsburgh, PA 15222-4107
15318979	Email/Text: peritus@ebn.phinsolutions.com	Nov 21 2024 00:53:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15125620	+ Email/Text: BKMAIL@planethomelending.com	Nov 21 2024 00:52:00	PLANET HOME LENDING, 321 RESEARCH PARKWAY SUITE 303, Meriden, CT 06450-8342
15156299	+ Email/Text: BKMAIL@planethomelending.com	Nov 21 2024 00:52:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
15116279	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 21 2024 00:53:00	US BANK NA, 4828 LOOP CENTRAL DRIVE, Houston, TX 77081-2212
15116280	^ MEBN	Nov 21 2024 00:21:04	US BANK, NA, C/O KML Law Group, Ste 5000, BNY Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538

TOTAL: 11

District/off: 0315-2  
Date Rcvd: Nov 20, 2024

User: auto  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Trust, National Association, not in its
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15127467	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
15125621	*+	US BANK NA, 4828 LOOP CENTRAL DRIVE, Houston, TX 77081-2212
15125622	*+	US BANK, NA, C/O KML Law Group, Ste 5000, BNY Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 dcarlon@kmlawgroup.com
Lauren Moyer	on behalf of Creditor PLANET HOME LENDING as servicer for Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Russell A. Burdelski	on behalf of Debtor DEBORAH G. HAINER Russ@BurdelskiLaw.com russ.burdelski@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6